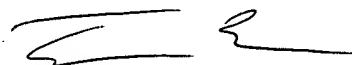Applicant believes that the pending claims are allowable, and respectfully requests a Notice of Allowance for this application. Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

Respectfully submitted,

DATE: October 30, 2002

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Marked up versions of the Claims:

1. (Once Amended)   A computer system to facilitate secure money transfer transactions between sender consumers and recipient consumers, said computer system comprising:

a transaction control center [capable of establishing communication with] <u>for receiving information from</u> a sender consumer in order to initiate a secure money transfer with a recipient consumer;

a computer readable medium configured to enable the completion of a secure money transfer when utilized by a recipient consumer;

a transaction database [arranged] <u>configured</u> to store transaction data associated with said secure money transfer, said transaction data associated with said secure money transfer including consumer transaction information, a delivery address through which said recipient consumer can obtain said configured computer readable medium, and a unique security identifier for said secure money transfer, said transaction database being in [bi-directional] communication with said transaction control center; and

a transaction fulfillment center being in [two way] communication with said transaction control center, said transaction fulfillment center controlling delivery of said computer readable medium utilized by said recipient consumer to complete said secure money transfer.

12. (Once Amended)   A computer implemented method for facilitating a secure money transfer transaction between a sender consumer and a recipient consumer, said computer implemented method comprising the steps of

a)   obtaining transaction payment information associated with said sender consumer;

b)   obtaining delivery address information for said recipient consumer;

c)   defining a unique security identifier associated with said secure money transfer;

d)   entering the information in steps a)-c) into the transaction database

e)   assigning a serial number to the consumer transaction and information

and

f)   configuring a computer readable medium to said secure money transfer, said computer readable medium utilized by said recipient consumer in completing said secure money transfer and;

g)   providing said recipient consumer with said unique security identifier and;

h)   providing[, at a location derived from said recipient consumer,] said configured computer readable medium to the recipient consumer;

i)   enabling the recipient consumer to withdraw cash from financial networks using said configured computer readable medium and the unique security identifier.

28. (Once Amended) A method for using a magnetically encoded card compatible for use in a credit or debit card mediated financial transaction networks, to facilitate secure money transfers to a party, said method comprising using a [single use] debit card delivered to a recipient consumer after purchase by a sender consumer.

38. (Once Amended) A computer system intended to enable for the purchase of a secure portable electronic draft in the form of a configured computer readable medium. Said computer system comprising of.

a transaction control center [capable of establishing communication with] operative for receiving information from a purchaser consumer in order to initiate activation of a secure portable electronic draft using a configured computer readable medium;

a computer readable medium configured to enable the redemption of a portable electronic draft [when utilized by a purchaser consumer]; and

a transaction database [arranged] configured to store transaction data associated with said secure portable electronic draft purchase, said transaction data associated with said purchase including consumer transaction information, a unique security identifier for said redemption of a portable electronic draft, said transaction database being in [two way] communication with said transaction control center; and

a transaction fulfillment center, said transaction fulfillment center controlling delivery of said configured computer readable medium.

46. (New)   An automated process for sending money from a first location to a second location comprising:

receiving a request for a secure money transfer from a requestor;

receiving information associated with a recipient for said secure money transfer;

receiving information indicating an amount of said secure money transfer;

transferring said amount to a secure money transfer instrument;

assigning an authorization to said secure transfer instrument; and

providing information enabling receipt of said secure money transfer instrument by said recipient, wherein said authorization enables said recipient to use said secure money transfer instrument.

47. (New)   The process of claim 46 wherein said secure money transfer instrument is a card for use in automated teller machines.

48. (New)   The process of claim 47 wherein said authorization includes an access code for use with said automated teller machines in order to receive money.

49. (New)   The process of claim 46 further comprising providing said authorization to said recipient, wherein said authorization is provided independently of said secure transfer instrument.

50. (New)   The process of claim 46 wherein said secure money transfer is used to transfer money from said requestor located in a first country to said recipient located in a second country, and wherein said requestor may allocate additional money to said secure money transfer instrument via a communications network.

51. (New)   An automated process for sending money from a first location to a second location comprising:

receiving a request for a secure money transfer from a requestor indicating a destination for said transfer and an amount for transfer via a communications network;

assigning said amount to an atm card;

assigning an authorization code to said atm card;

providing said atm card to said destination such that a recipient receives said atm card enabling said recipient to withdraw funds from an automated teller machine using said atm card, wherein additional amounts may be assigned to said atm card by said requestor for retrieval by said recipient.

52. (New)   The process of claim 51 further comprising:

receiving an additional request from said requestor via said communications network indicating a sum of money to be added to said atm card for retrieval by said recipient using said atm card.

53. (New)   The process of claim 51 wherein said destination is the address of said recipient.

54. (New)   An automatic money transfer system for transferring money from a donor to a donee comprising:

an automated server system for facilitating the secure transfer of money from a donor to a donee, said automated server system being operative to allocate funds to a portable secure transfer instrument and to assign a security code to said instrument, said secure transfer instrument including machine readable information;

a data storage device for recording said secure transfer; and

a delivery system for providing said portable secure transfer instrument to said donee enabling said donee to access said funds from an automated teller machine using said portable secure transfer instrument and said security code.

55. (New)   The system of claim 53 wherein said security code is contained in said machine readable information.

56. (New)   The system of claim 53 wherein said security code must be manually entered on said automated teller machine by said donee in order for said donee to receive money.

57. (New)   The system of claim 53 further comprising an automated communications system for providing said security code to said donee via a communications network.

58. (New)   The system of claim 50 wherein said amount is provided by said requestor in a first currency and provided to said recipient in second currency, wherein said first currency and said second currency are of different nationalities.